

sales or recruiting commission structure and a sales or recruiting bonus  
5 structure.

5. The method of claim 1, further comprising:

creating, in a database, a record for said purchaser including said stored  
value card reference number, a PIN associated with said purchaser and a PIN  
associated with a recruiting representative, said recruiting representative  
5 providing said stored value card to said purchaser.

6. The method of claim 5, further comprising:

providing a confirmation of registration message to said recruiting  
representative and said purchaser, said confirmation message indicating that  
said purchaser may access the database.

7. The method of claim 6, further comprising:

receiving, from said purchaser, a pass code for subsequent use in  
accessing value associated with said first stored value account.

8. A method for use in a multiple level marketing (MLM) system comprising a  
plurality of selling representatives financially cooperating in a hierarchical  
manner, said method comprising:

5 providing, to a new selling representative in exchange for a first value, a  
stored value card having associated with it a stored value account of an initial  
value, a reference number and a first personal identification number (PIN);

registering said new selling representative within said MLM system using  
said stored value card reference number; and

crediting, to respective stored value accounts of selling representatives  
10 hierarchically superior to said new selling representative, respective apportioned  
commissions earned by the use of said stored value card, said stored value card

account value being debited in response to said use and said credited commissions.

9. The method of claim 8, further comprising:  
defining a set of privileges for said new selling representative; and  
crediting, to respective stored value accounts of selling representatives hierarchically superior to said new selling representative, respective apportioned fees earned according to said defined set of privileges.  
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10. The method of claim 9, wherein said privileges comprise at least one of an ability to sell specific products or services, an ability to recruit other selling representatives, an ability to operate within a particular geographic region, a sales or recruiting commission structure and a sales or recruiting bonus structure.  
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11. The method of claim 8, wherein said registering comprises:  
providing, to an MLM system database, said stored value card reference number and data regarding said new selling representative.
12. The method of claim 8, further comprising:  
creating, in an MLM system database, a record for said new selling representative including said stored value card reference number, a PIN associated with said new selling representative and a PIN associated with a recruiting selling representative, said recruiting selling representative providing said stored value card to said new selling representative.  
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13. The method of claim 12, further comprising:  
providing a confirmation of registration message to said recruiting selling representative and said new selling representative, said confirmation message

indicating that said new selling representative may access the MLM system  
5 database.

14. The method of claim 13, further comprising:

receiving, from said new selling representative, a pass code for  
subsequent use in accessing value associated with said stored value card.

15. A data structure, comprising:

a plurality of stored value accounts, each of said stored value accounts  
having associated with it a value parameter indicative of a present stored value, a  
personal identification number (PIN) indicative of an account owner logically

5 linked to a stored value account of a selling representative; wherein

the value parameter of a stored value account used to effect a purchase is  
debited according to the value of said purchase; and

in the case of said purchase generating a commission, the value  
parameter of a logically linked stored value account is credited according to the  
10 value of said commission.